

Service Limitations for Mental Health and Substance Abuse Services Covered Under the BadgerCare Plus Benchmark Plan

The following tables describe the service limitations for all mental health and substance abuse services covered under the BadgerCare Plus Benchmark Plan. All service limitations are applied per member per enrollment year.

Reimbursements by the Benchmark Plan for covered services are counted toward the dollar amount limits. Reimbursement will be the lesser of the provider’s usual and customary charge and the maximum allowable fee for the service.

TABLE 1: Overall Dollar Amount Limit for Substance Abuse Services Covered Under the Benchmark Plan		
Overall Dollar Amount Limit	Services Counted Toward the Overall Dollar Amount Limit	How to Apply the Overall Dollar Amount Limit
\$7,000.00	<p>All covered mental health services*, including the following:</p> <ul style="list-style-type: none"> • Child/adolescent mental health day treatment. • Inpatient hospital stays for mental health treatment at acute care general hospitals and institutes for mental disease (IMD). • Mental health day treatment for adults. • Outpatient mental health services. <p>All covered substance abuse services**, including the following:</p> <ul style="list-style-type: none"> • Inpatient hospital stays for substance abuse treatment at acute care general hospitals and IMDs. • Narcotic treatment. • Outpatient substance abuse services. • Substance abuse day treatment. 	<p>After the \$7,000.00 limit is reached, all additional substance abuse services are considered noncovered.</p>

* After the \$7,000.00 limit is reached, most mental health services are still covered under the Benchmark Plan. See Table 3 for more information about service limitations for mental health services.

** The tables on the following pages explain other dollar amount limits that may further restrict coverage of substance abuse services.

TABLE 2: Dollar Amount Limits for Non-Hospital Substance Abuse Services Covered Under the Benchmark Plan		
Dollar Amount Limit	Services Counted Toward the Dollar Amount Limit	How to Apply the Dollar Amount Limit
<p>\$4,500.00 — All non-hospital substance abuse services</p> <p>\$2,700.00 — Substance abuse day treatment services</p>	<p>Non-hospital substance abuse services, including the following:</p> <ul style="list-style-type: none"> • Narcotic treatment services. • Outpatient substance abuse services. • Substance abuse day treatment for adults and children. 	<p>After \$2,700.00 has been spent on non-hospital substance abuse services, substance abuse day treatment will not be covered.</p> <p>After the \$4,500.00 limit is reached, all additional non-hospital substance abuse services are considered noncovered.</p> <p>These dollars count towards the \$7,000.00 overall dollar amount limit. Non-hospital substance abuse services that exceed the \$7,000.00 limit are considered noncovered even if the other limits have not been reached.</p>

TABLE 3: Service Limitations for Inpatient Hospital Stays for Mental Health and Substance Abuse Treatment Covered Under the Benchmark Plan		
Service Limitation	Services Counted Toward the Service Limitation	How to Apply the Service Limitation
<p>30 days inpatient hospital treatment</p>	<p>All inpatient hospital stays for mental health and substance abuse treatment, such as the following:</p> <ul style="list-style-type: none"> • Inpatient hospital stays for mental health treatment at an acute care general hospital or an IMD. • Inpatient hospital stays for substance abuse treatment at an acute care general hospital or an IMD. 	<p>After the 30-day limit is reached, all additional inpatient hospital stays for mental health and substance abuse treatment are considered noncovered.</p> <p>The 30-day limit for inpatient hospital stays is the only service limitation that might result in a noncovered mental health service under this plan.</p>

TABLE 3: Service Limitations for Inpatient Hospital Stays for Mental Health and Substance Abuse Treatment Covered Under the Benchmark Plan (Continued)

Service Limitation	Services Counted Toward the Service Limitation	How to Apply the Service Limitation
<p>\$7,000.00 — Overall dollar amount limit*</p>	<p>All covered mental health and substance abuse services, including the following:</p> <ul style="list-style-type: none"> • Inpatient hospital stays for mental health treatment at an acute care general hospital or an IMD. • Inpatient hospital stays for substance abuse treatment at an acute care general hospital or an IMD. • All other covered mental health and substance abuse services (i.e., outpatient treatment and day treatment). 	<p>After the \$7,000.00 limit is reached, all additional substance abuse services are considered noncovered.</p> <p>After the \$7,000.00 overall dollar limit is reached, additional mental health services are covered unless an inpatient hospital stay for mental health treatment exceeds the 30-day limit listed above.</p>
<p>\$6,300.00 — Inpatient substance abuse dollar limit for acute care general hospitals</p>	<p>Inpatient hospital stays for substance abuse treatment at a general hospital only.</p>	<p>After the \$6,300.00 limit is reached, all additional inpatient hospital substance abuse services at general hospitals are considered noncovered.</p> <p>Hospital stays for substance abuse treatment are also subject to a 30-day limit; these services may be considered uncovered if either limit has been reached.</p>

* Information about the overall dollar amount limit is also summarized on Table 1.